

Information to identify the case:

Debtor 1	<u>Jay Bruce Campbell</u>	Social Security number or ITIN	xxx-xx-2639
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gretchen Sue Campbell</u>	Social Security number or ITIN	xxx-xx-7680
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-11270-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jay Bruce Campbell

Gretchen Sue Campbell

7/14/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jay Bruce Campbell
Gretchen Sue Campbell
Debtors

Case No. 18-11270-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 14, 2022

User: auto
Form ID: 3180W

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jay Bruce Campbell, Gretchen Sue Campbell, 8238 Lamor Road, Mercer, PA 16137-3116
14963803	+ Penn-Ohio Associates in Anesthesiology, 740 East State Street, Sharon, PA 16146-3328

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14963793	+ Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	Aes / Pheaa, PO Box 61047, Harrisburg, PA 17106-1047
14970049	EDI: GMACFS.COM	Jul 15 2022 03:28:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14963794	+ EDI: GMACFS.COM	Jul 15 2022 03:28:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14963795	EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14983887	EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14963796	+ EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
14995363	+ Email/Text: RASEBN@raslg.com	Jul 14 2022 23:29:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14963798	+ EDI: CITICORP.COM	Jul 15 2022 03:28:00	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14963799	+ EDI: WFNNB.COM	Jul 15 2022 03:28:00	Comenity Capital Bank / Game Stop, Po Box

District/off: 0315-1

User: auto

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14963800	EDI: DISCOVER.COM	Jul 15 2022 03:28:00	182120, Columbus, OH 43218-2120 Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14992402	EDI: DIRECTV.COM	Jul 15 2022 03:28:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14978882	EDI: DISCOVER.COM	Jul 15 2022 03:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15140107	Email/Text: ECMCBKNotices@ecmc.org	Jul 14 2022 23:30:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14963797	EDI: JPMORGANCHASE	Jul 15 2022 03:28:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14963801	+ Email/Text: bk@lendingclub.com	Jul 14 2022 23:30:00	Lending Club Corporation, 71 Stevenson, San Francisco, CA 94105-2934
14963802	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 14 2022 23:29:00	Mercury Card / Fb&t / Tsys, Po Box 84064, Columbus, GA 31908-4064
14979297	+ Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14992549	EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14964237	+ EDI: RECOVERYCORP.COM	Jul 15 2022 03:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14963804	+ EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
14963805	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 14 2022 23:30:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14982063	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 14 2022 23:30:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14996629	+ Email/Text: bncmail@w-legal.com	Jul 14 2022 23:30:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14963806	+ EDI: RMSC.COM	Jul 15 2022 03:28:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14963807	+ EDI: RMSC.COM	Jul 15 2022 03:28:00	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
14963808	+ EDI: RMSC.COM	Jul 15 2022 03:28:00	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
14992268	^ MEBN	Jul 14 2022 23:27:10	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14992422	^ MEBN	Jul 14 2022 23:26:57	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14963809	Email/Text: bankruptcytn@wakeassoc.com	Jul 14 2022 23:29:00	Wakefield & Associates, Po Box 50250, Knoxville, TN 37950

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

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cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Gretchen Sue Campbell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jay Bruce Campbell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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